

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Rosemarie Kelly
 Debtor

Case No. 16-14800-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 6

Date Rcvd: Feb 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2018.

db +Rosemarie Kelly, 758 Shropshire Drive, West Chester, PA 19382-2243
 aty +Michael Deegan, 134 West King Street, Malvern, PA 19355-2412
 cr +East Bradford Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 07 2018 02:06:52 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2018 02:06:21

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2018 02:06:39 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JAMES RANDOLPH WOOD on behalf of Creditor East Bradford Township jwood@portnoffonline.com,
 jwood@ecf.inforuptcy.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 MICHAEL G. DEEGAN on behalf of Attorney Michael Deegan mgdeegan@comcast.net
 MICHAEL G. DEEGAN on behalf of Debtor Rosemarie Kelly mgdeegan@comcast.net
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, et al
 bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Rosemarie Kelly		CHAPTER 13
	<u>Debtor</u>	
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust		NO. 16-14800 JKF
	<u>Movant</u>	
vs.		
Rosemarie Kelly		11 U.S.C. Section 362
	<u>Debtor</u>	
Frederick L. Reigle		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$17,543.84**, which breaks down as follows:

Post-Petition Payments:	August 2016 through July 2017 at \$969.27/month; August 2017 through January 2018 at \$976.32/month
MFR fees/costs:	\$1,031.00
Total Post-Petition Arrears	\$17,543.84

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, the Debtor shall make a down payment of **\$7,000**.

b). Beginning on February 1, 2018 and continuing through July 31, 2018, until the arrearage is cured, Debtor(s) shall maintain, and pay when due, the present post-petition contractual monthly payment of \$976.32 on the mortgage (or as adjusted pursuant to the terms of the mortgage), which payments are due on or before the first (1st) day of each month (with late charges assessed after the 15th of the month), plus an installment payment towards the arrearage on or before the last day of each month in the amount of **\$1,757.31** for the months of February 2018 through July 2018.

c). Debtor(s) shall maintain contractual monthly mortgage payments thereafter.

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 11, 2018

Date: 1/24/18

Date: 2/1/18

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant

[Signature]
Michael G. Deegan
Attorney for Debtor

[Signature]
Frederick L. Reigle
Chapter 13 Trustee

Approved by the Court this 6th day of February, 2018. However, the court retains discretion regarding entry of any further order.

[Signature]
Bankruptcy Judge
Jean K. Fitzsimon